

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
UNITED STATES DEPARTMENT OF JUSTICE  
OFFICE OF THE UNITED STATES TRUSTEE  
ANDREW R. VARA  
UNITED STATES TRUSTEE, REGIONS 3 & 9  
Maggie McGee, Esquire  
One Newark Center, Suite 2100  
Newark, NJ 07102  
Telephone: (973) 645-3014  
Fax: (973) 645-5993  
Email: Maggie.McGee@usdoj.gov

In Re:

Raphael S. Gardee,

Debtor.



Order Filed on October 14, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-13167 (KCF)

Chapter 7

Hearing Date:

Judge: Honorable Kathryn C. Ferguson

**CONSENT ORDER EXTENDING TIME TO FILE A MOTION TO DISMISS CASE  
UNDER 11 U.S.C. § 707(b)(1) AND (3) AND EXTENDING TIME TO FILE A COMPLAINT  
OBJECTING TO DISCHARGE UNDER 11 U.S.C. § 727 TO DECEMBER 17, 2020**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: October 14, 2020**

  
\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtor: Raphael S. Gardee

Chapter 7 Case No.:20-13167 (KCF)

**Consent Order Extending Time to File a Motion to Dismiss Case Under 11 U.S.C. § 707(b)(1) and (3) and  
Extending Time to File a Complaint Objecting to Discharge Under 11 U.S.C. § 727 to December 17, 2020**

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THIS MATTER having been consensually opened to the Court and agreed upon by and between Andrew R. Vara, United States Trustee, by and through his counsel the Office of the United States Trustee (Maggie McGee, Esquire appearing), and the law office of Andre L. Kydala, counsel for the Debtor, (Andre L. Kydala, Esquire, appearing), and for other good cause shown, it is hereby;

**ORDERED** that any motion by the United States Trustee to dismiss the present Chapter 7 case under 11 U.S.C. § 707(b)(1) and (3) or any complaint objecting to discharge under 11 U.S.C. § 727 by the United States Trustee and/or the Chapter 7 trustee must be filed on or before **December 17, 2020**; and it is further;

**ORDERED** that the United States Trustee reserves his right to seek a further extension of the time to file a motion pursuant to 11 U.S.C. § 707(b)(1) and (3) or any complaint objecting to discharge under 11 U.S.C. § 727.

The form and entry of the order is  
hereby acknowledged and agreed to:

Without Objection:

Andre L. Kydala  
Attorney for the Debtor

Andrew R. Vara  
United States Trustee, Regions 3 & 9

By: /s/Andre L. Kydala  
Andre L. Kydala  
Attorney for the Debtor

By: /s/Maggie McGee  
Maggie McGee  
Trial Attorney

In re:  
Raphael S Gardee  
Debtor(s)

Case No. 20-13167-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 14, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

Recip ID	Recipient Name and Address
db	+ Raphael S Gardee, 161 Pleasant Valley Rd, Titusville, NJ 08560-2104

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name	Email Address
Amar Anand Agrawal	on behalf of Creditor Fulton Bank NA aagrawal@egalawfirm.com, ksantiago@egalawfirm.com,jwingfield@egalawfirm.com
Andre L. Kydala	on behalf of Debtor Raphael S Gardee kydalalaw@aim.com kydalalaw@aim.com
Andrew Sklar	on behalf of Creditor Rainforest Distribution andy@sklarlaw.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	

District/off: 0312-3

User: admin

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Date Rcvd: Oct 14, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

Margaret Mcgee

on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

Rebecca K. McDowell

on behalf of Creditor Eastern Funding LLC rmcowell@slgcollect.com

Thomas Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com

Thomas Orr

tom@torrlaw.com Torr@ecf.axosfs.com

Thomas J Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com xerna@aol.com;orrtr87054@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12